

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Mantz
Debtor

Case No. 14-05151-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 34

Date Rcvd: Jun 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2020.

db +David Mantz, 181 Union Street, Sunbury, PA 17801-2537
cr Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
cr Mill City Mortgage Loan Trust 2019-GS2, Fay Servicing, LLC, PO Box 814609,
Dallas, TX 75381-4609
cr +U.S. Bank Trust National Association, as trustee f, 3000 Kellway Dr. Ste 150,
Carrollton, TX 75006-3357
5115471 +Atlantica, LLC, Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400,
Seattle, WA 98121, Atlantica, LLC, Land Home Financial Services, Inc. 98121-3132
5115470 +Atlantica, LLC, Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400,
Seattle, WA 98121-3132
4856017 +Bayview Loan Servicing, 285 Grand Avenue 200, Southlake, TX 76092-7657
4577963 +CR England, 4701 West 2100 South, Salt Lake City, UT 84120-1223
4598459 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
4567826 +CitiMortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
4567827 +Clear Spring Loan Serv, 7668 Warren Pkwy Ste 325, Frisco, TX 75034-4161
5140028 Fay Servicing LLC, PO Box 814609, Dallas, TX 753814609
4577967 +Medical Data Systems Inc, 2001 9th Avenue, Suite 312, Vero Beach, FL 32960-6413
5311473 Mill City Mortgage Loan Trust, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
5311474 +Mill City Mortgage Loan Trust, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609,
Mill City Mortgage Loan Trust, Fay Servicing, LLC 75381-4609
4577968 National Recovery, 2491 Paxton Street, Harrisburg, PA 17111-1036
4567831 PP&L, 827 HAUSMAN ROAD, ALLENTOWN, PA 18104-9392
4606141 +PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
4567834 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603
4577974 +Scullin Oil, 900 Spruce St., Sunbury, PA 17801-3225
4567835 Service 1st Federl Cr, 1419 Montour Blvd, Danville, PA 17821
4567836 #Sunbury Community Hospital, 350 N. Eleventh Street, Sunbury, PA 17801-1600
4577977 +Susquehanna Pathology, 350 N. 11th St., Sunbury, PA 17801-1611
4567837 +Tullio DeLuca, 381 N. 9th Street, Scranton, PA 18504-2005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4567825 EDI: AIS.COM Jun 12 2020 23:28:00 American Info Source Lp, Post Office Box 248848,
Oklahoma City, OK 73124-8848
4653267 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 12 2020 19:34:38
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146,
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1873
4653266 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 12 2020 19:34:38
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, FL 33146-1873
4567826 +EDI: CIAC.COM Jun 12 2020 23:28:00 Citimortgage Inc, Po Box 9438,
Gaithersburg, MD 20898-9438
4577964 +E-mail/Text: vlazo@dyckoneal.com Jun 12 2020 19:34:40 Dyck-O'Neal, Inc, PO Box 13370,
Arlington, TX 76094-0370
4567828 E-mail/Text: julie.sim@eagleatlanticfinancial.com Jun 12 2020 19:34:43 Eagle Atlant,
4701 West 2100 Sou, Salt Lake City, UT 84120
4567829 +EDI: AMINFOFP.COM Jun 12 2020 23:28:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
4575368 +EDI: JEFFERSONCAP.COM Jun 12 2020 23:28:00 First Premier Bank,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4579419 E-mail/Text: blegal@phfa.org Jun 12 2020 19:34:31 PHFA/HEMAP, 211 NORTH FRONT ST,
PO BOX 8029, HARRISBURG, PA 17105
4567830 +E-mail/Text: blegal@phfa.org Jun 12 2020 19:34:31 Pa Housing Finance Age, 211 N Front St,
Harrisburg, PA 17101-1406
4567832 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jun 12 2020 19:36:39 Regional Acceptance Corp,
Po Box 1847, Wilson, NC 27894-1847

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
4577960* American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
4577961* +Citimortgage Inc, Po Box 9438, Gaithersburg, MD 20898-9438
4577962* +Clear Spring Loan Serv, 7668 Warren Pkwy Ste 325, Frisco, TX 75034-4161
4577965* Eagle Atlant, 4701 West 2100 Sou, Salt Lake City, UT 84120
5140029* Fay Servicing LLC, PO Box 814609, Dallas, TX 753814609
4577966* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
4577970* PP&L, 827 HAUSMAN ROAD, ALLENTOWN, PA 18104-9392
4577969* +Pa Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406
4577971* +Regional Acceptance Corp, Po Box 1847, Wilson, NC 27894-1847
4577972* +Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703
4577973* +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603
4577975* Service 1st Federl Cr, 1419 Montour Blvd, Danville, PA 17821
4577976* +Sunbury Community Hospital, 350 N. Eleventh Street, Sunbury, PA 17801-1600
4577978* +Tullio DeLuca, 381 N. 9th Street, Scranton, PA 18504-2005

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Page 2 of 2
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4567833 ##+Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703

TOTALS: 0, * 15, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2020 at the address(es) listed below:

Ashlee Crane Fogle on behalf of Creditor U.S. Bank Trust National Association, as trustee for
CVF III Mortgage Loan Trust II afogle@rascrane.com
Celine P DerKrikorian on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mwc-law.com
Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com
James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, as trustee for
CVF III Mortgage Loan Trust II bkggroup@kmlawgroup.com
Lisa Cancanon on behalf of Creditor Bayview Loan Servicing LLC lisac@w-legal.com
Marisa Myers Cohen on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company ecfmail@ecf.courtdrive.com
Paul W McElrath, Jr. on behalf of Debtor 1 David Mantz ecf@mcelrathlaw.com,
donotemail.ecfbackupononly@gmail.com
Raymond M Kempinski on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

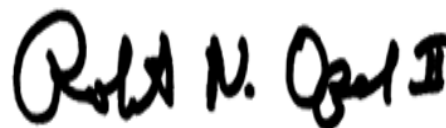
Debtor 1	<u>David Mantz</u>	Social Security number or ITIN	xxx-xx-9549
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 4:14-bk-05151-RNO			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Mantz

6/12/20**By the court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Patricia Ratchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.